

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2009.
- 2) This case was confirmed on 10/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on
NA.
- 5) The case was completed on 09/19/2012.
- 6) Number of months from filing to the last payment: 37
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 60,502.00
- 10) Amount of unsecured claims discharged without payment \$ 39,965.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 82,550.00
Less amount refunded to debtor	\$ 779.47
NET RECEIPTS	\$ 81,770.53

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,800.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 4,805.41
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 6,605.41**

Attorney fees paid and disclosed by debtor **\$ 1,700.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
2625 N CLARK ST PRIV	SECURED	1,390.00	.00	.00	.00	.00
2625 N CLARK ST PRIV	UNSECURED	1,390.00	.00	.00	.00	.00
AMERICAS SERVICING C	SECURED	190,447.00	.00	.00	.00	.00
LCS FINANCIAL SVCS	SECURED	53,737.00	54,264.22	.00	.00	.00
COOK COUNTY TREASURE	OTHER	.00	NA	NA	.00	.00
FIFTH THIRD BANK	SECURED	240,000.00	248,681.26	.00	.00	.00
FIFTH THIRD BANK	UNSECURED	9,160.00	NA	NA	.00	.00
CAPITAL ONE NA	SECURED	3,000.00	7,282.84	7,282.84	7,282.84	323.62
HFC	UNSECURED	4,394.00	NA	NA	.00	.00
NEW VISTA PROPERTIES	SECURED	5,310.00	.00	5,310.00	5,310.00	153.98
AMERICAN EXPRESS	UNSECURED	100.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	10,635.00	10,832.13	10,832.13	10,832.13	.00
EAST BAY FUNDING	UNSECURED	11,271.00	11,145.81	11,145.81	11,145.81	.00
CHASE BANK USA	UNSECURED	8,701.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	11,250.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	5,659.00	6,039.84	6,039.84	6,039.84	.00
CITY OF CHICAGO PARK	UNSECURED	250.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	175.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	10,059.00	10,722.57	10,722.57	10,722.57	.00
DISCOVER PERSONAL LO	UNSECURED	17,660.00	17,638.12	17,638.12	17,638.12	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	109.00	1,045.13	1,045.13	1,045.13	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HARRIS NA	UNSECURED	2,054.00	NA	NA	.00	.00
CAPITAL ONE NA	UNSECURED	500.00	1,044.20	1,044.20	1,044.20	.00
CAPITAL ONE NA	UNSECURED	1,008.00	1,020.33	1,020.33	1,020.33	.00
SLM EDUCATION CREDIT	UNSECURED	29,236.00	30,026.78	.00	.00	.00
CBSD	UNSECURED	905.00	NA	NA	.00	.00
TRANS UNION	OTHER	.00	NA	NA	.00	.00
WFNNB/ROOMPLACE	UNSECURED	2,976.00	NA	NA	.00	.00
AMERICAN HOME MORTGA	OTHER	NA	NA	NA	.00	.00
LCS FINANCIAL SVCS	SECURED	.00	588.62	.00	.00	.00
FIFTH THIRD BANK	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	1,772.56	1,772.56	1,772.56	.00
PRA RECEIVABLES MANA	UNSECURED	NA	833.99	833.99	833.99	.00
COOK COUNTY TREASURE	SECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	7,282.84	7,282.84	323.62
All Other Secured	<u>5,310.00</u>	<u>5,310.00</u>	<u>153.98</u>
TOTAL SECURED:	12,592.84	12,592.84	477.60
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	62,094.68	62,094.68	.00

Disbursements:

Expenses of Administration	\$ 6,605.41	
Disbursements to Creditors	\$ 75,165.12	
TOTAL DISBURSEMENTS:		\$ 81,770.53

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2013

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.